

FIGURE 1A

FIG. 1B

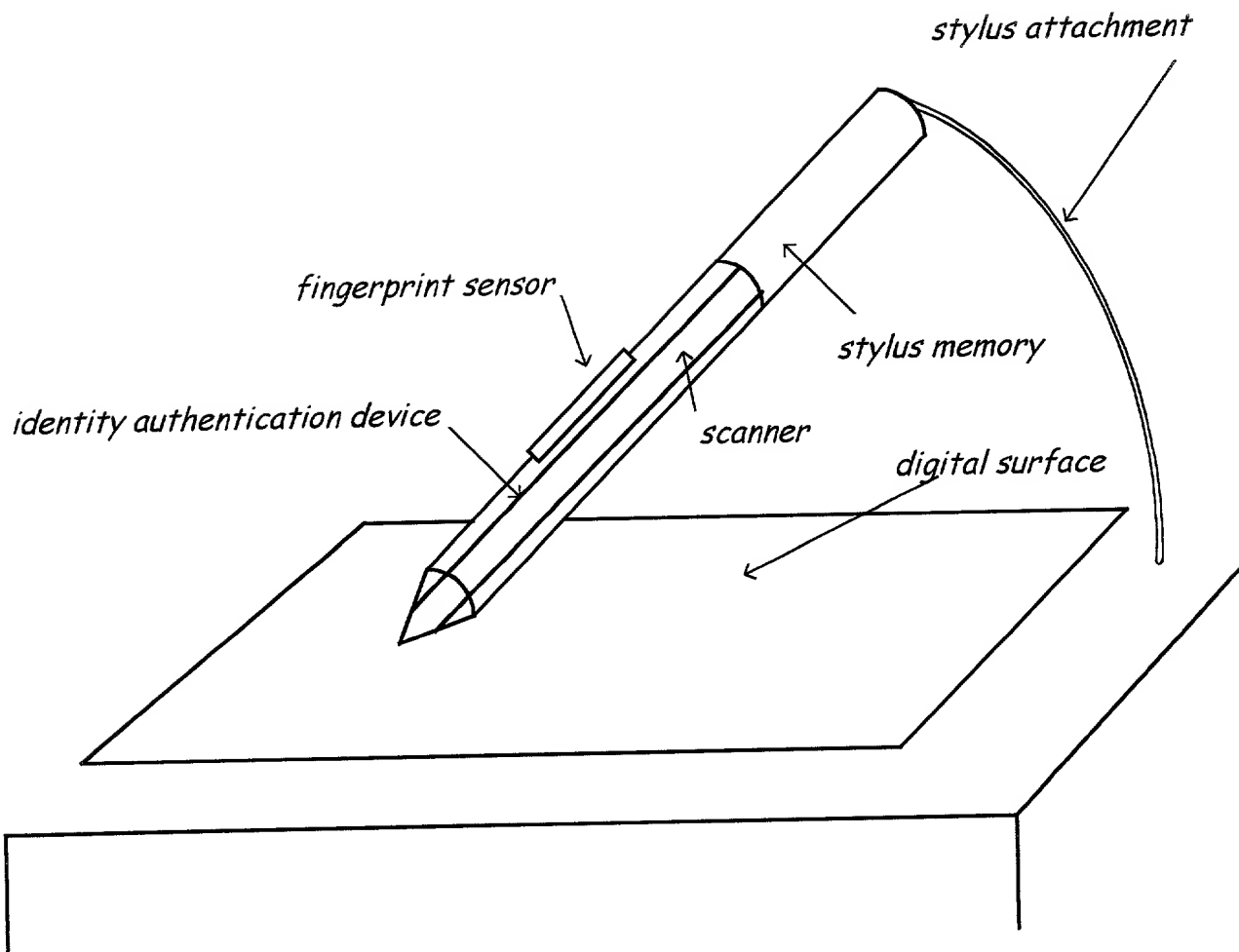


FIGURE 1B

FIG. 1C

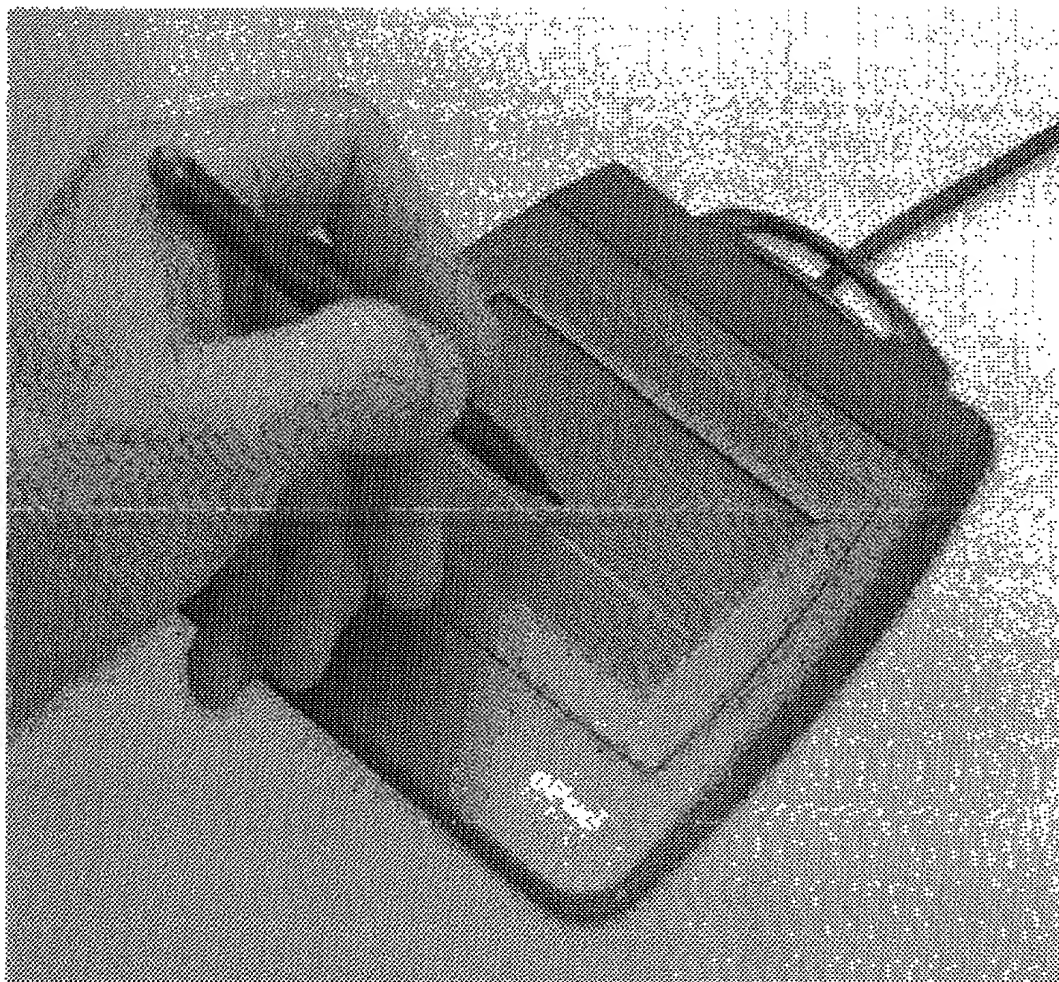


FIGURE 1C
prior art - signature pad

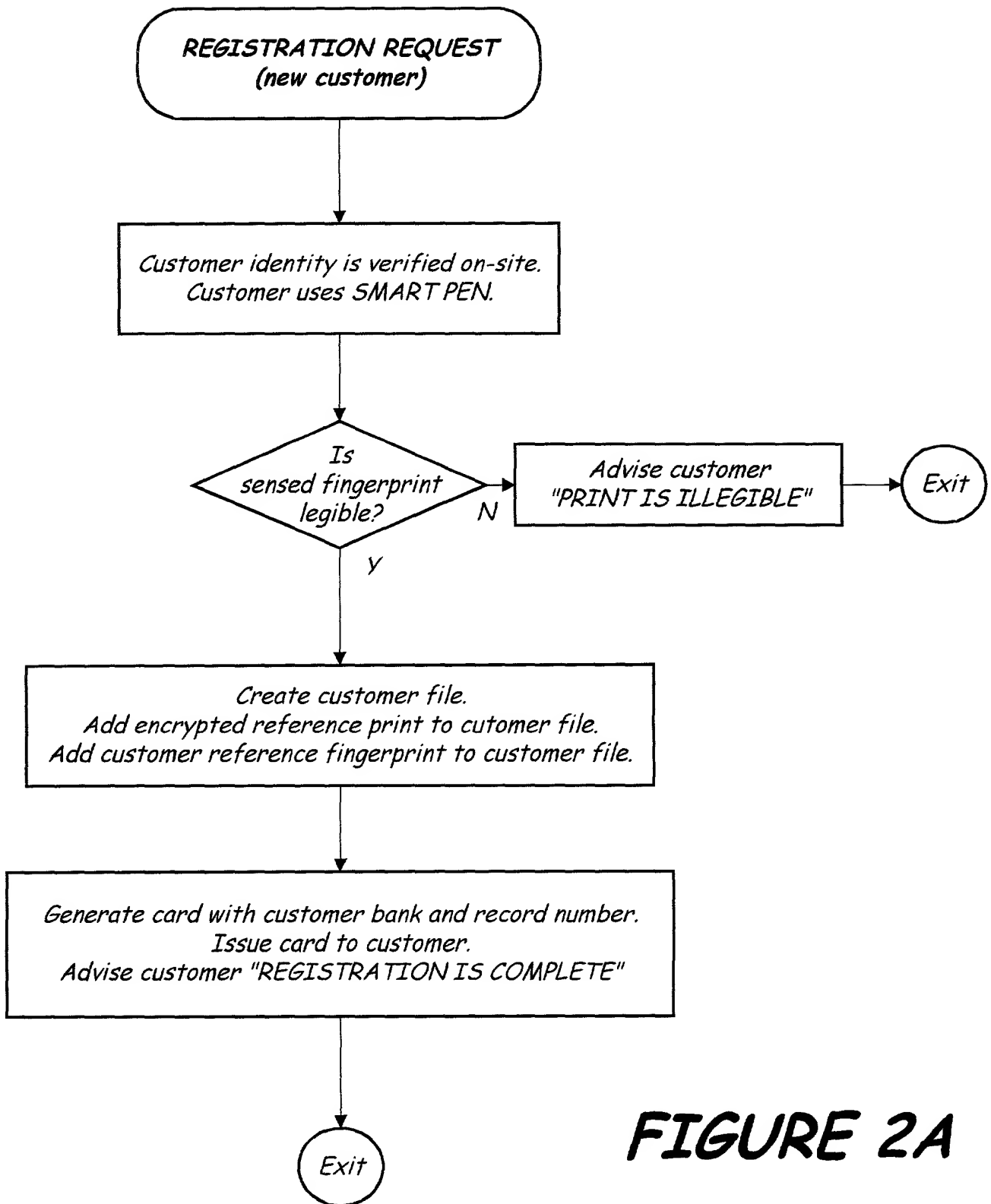


FIGURE 2A

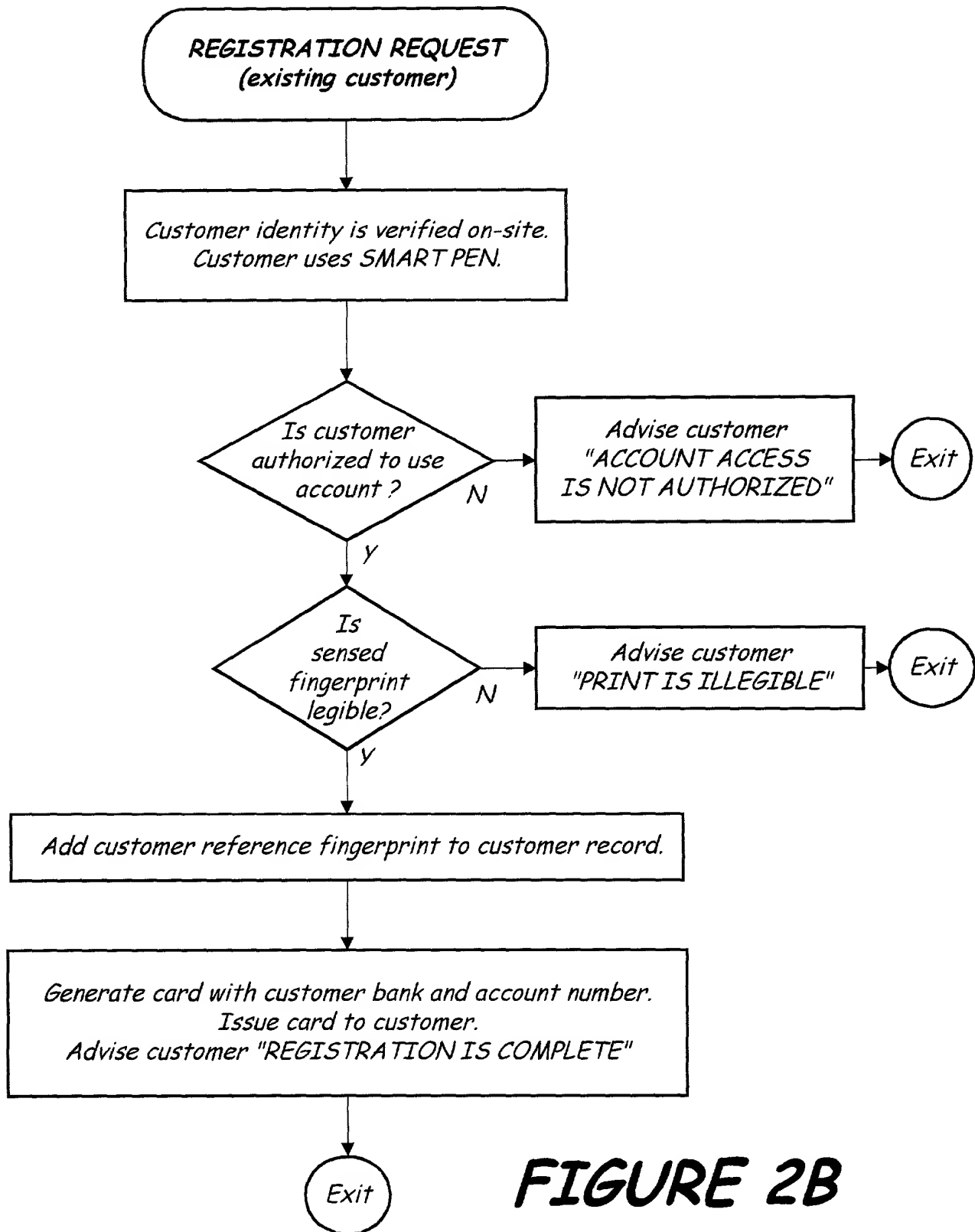


FIGURE 2B

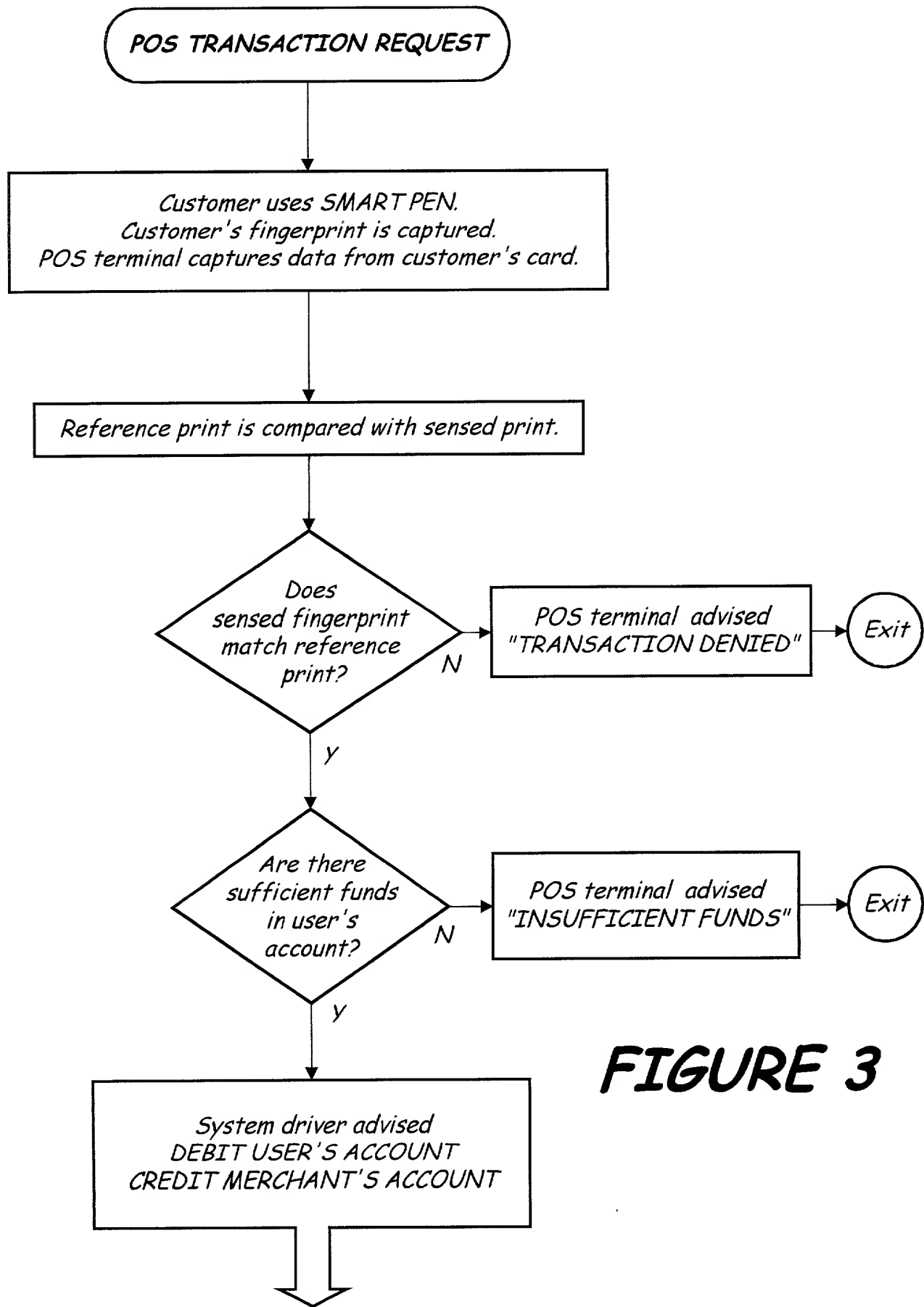


FIGURE 3

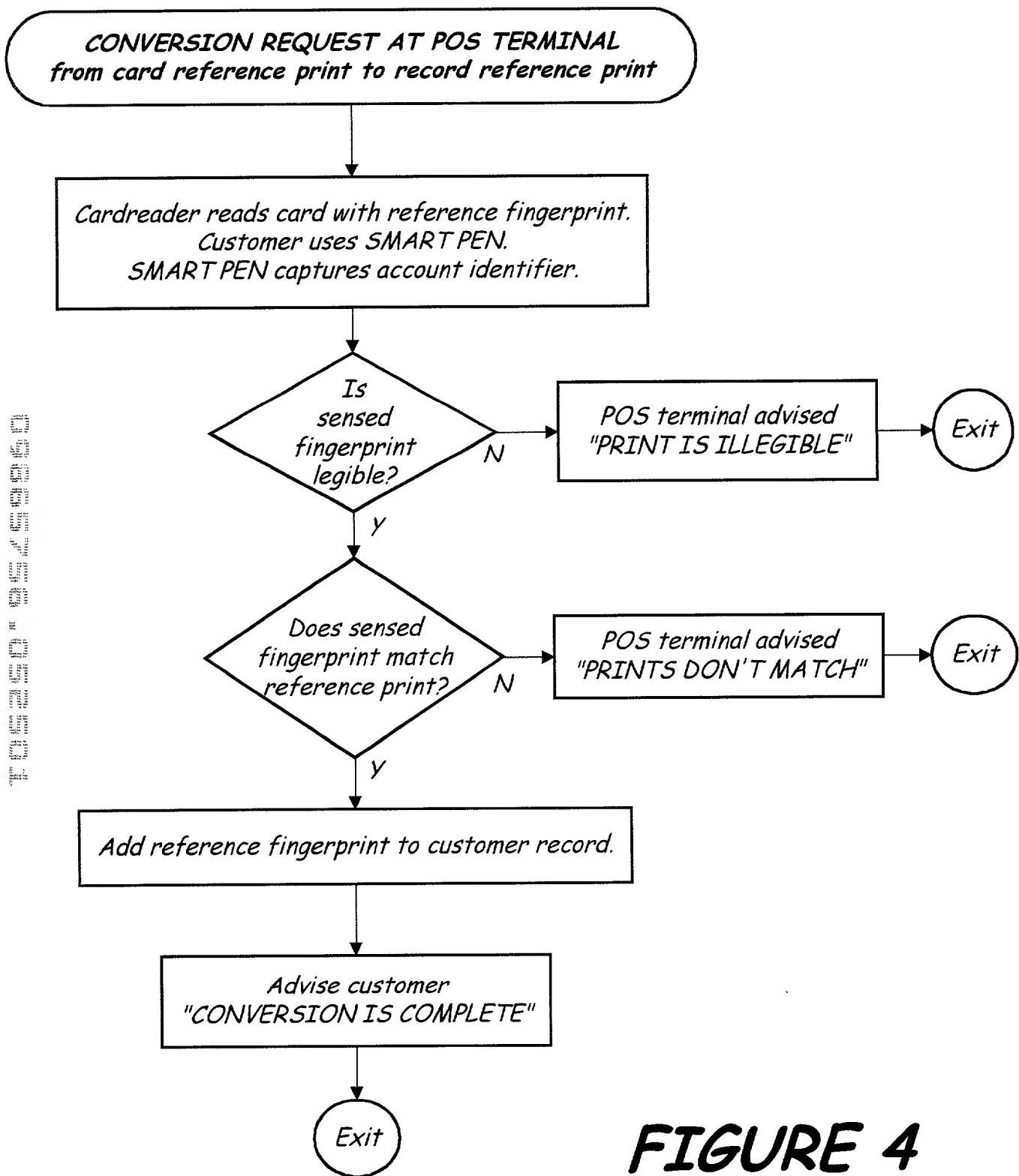


FIGURE 4

CARD PAN NO.
CUSTOMER'S BANK
CUSTOMER'S ACCOUNT NO.

FIGURE 5A

CARD MEMORY FOR USE
WITH TETHERED PEN

SMART PEN NO.
CUSTOMER'S ACCOUNT NO.
CUSTOMER'S BANK
REFERENCE PRINT

FIGURE 5B

WIRELESS
SMART PEN MEMORY

CARD PAN NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE
REFERENCE PRINT

FIGURE 6A

CUSTOMER RECORD MEMORY
FOR USE WITH TETHERED PEN

SMART PEN NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE

FIGURE 6B

CUSTOMER RECORD MEMORY
FOR USE WITH WIRELESS
SMART PEN

TOP SECRET

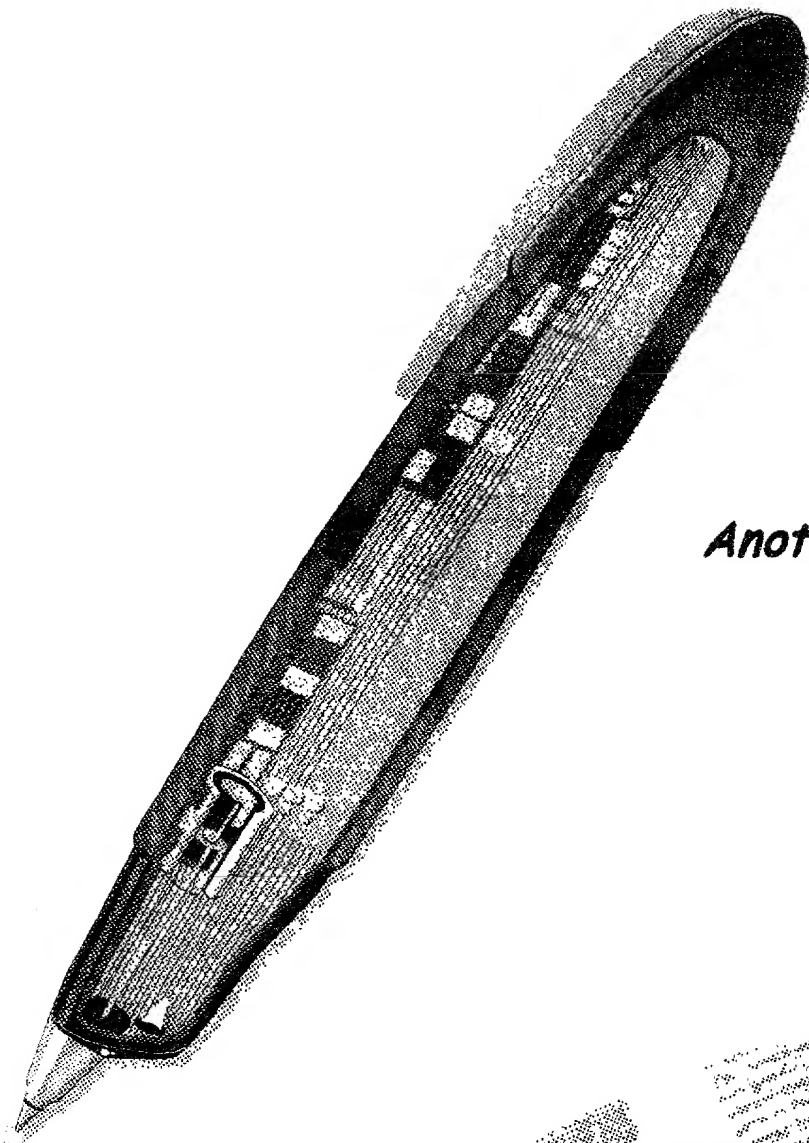


FIGURE 7
Aoto text capture stylus

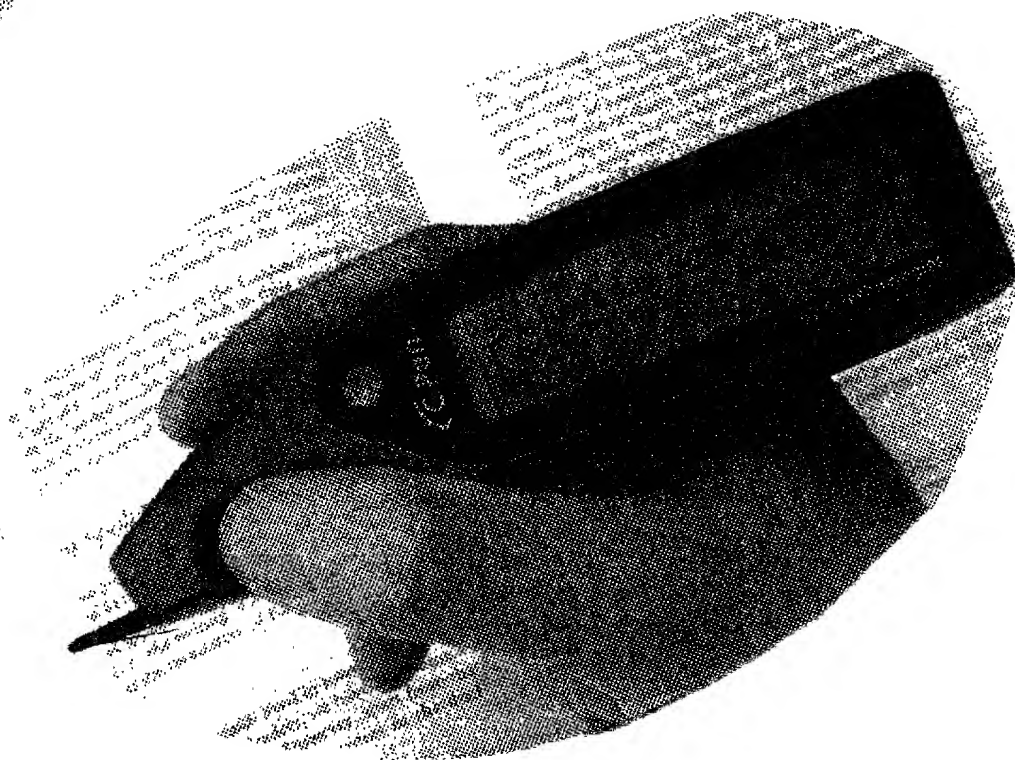


FIGURE 8
C-pen with a scanner